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BCTGM *News*

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the PRESIDENT'S MESSAGE

STRENGTHENING Our Union for the FUTURE

Throughout the BCTGM's proud 129-year history, each generation has worked to build a stronger Union on the solid foundation forged by previous generations. Success is measured by the quality of our contracts and membership service, the level of commitment throughout the Union to organizing new members and our effectiveness in the legislative and political arenas.

As BCTGM members and their families celebrate the holidays and prepare for a new year, I want to take this opportunity to report to the membership on the progress that was made this year to strengthen our Union for the future.

Despite bargaining in difficult economic times and confronting increasingly aggressive employers, in 2015, the BCTGM's skilled negotiators were able to maintain the highest standards in our collective bargaining agreements with many of the world's richest and most powerful food and consumer products corporations.

However, a number of multi-billion and multi-million dollar corporations are currently taking irresponsible actions in bargaining in an attempt to deny our members a fair contract. This will not be tolerated; we will fight on all fronts to secure quality contracts.

In 2015, the BCTGM made advances on strengthening membership service. A key component of this success is the International Union's ongoing commitment to comprehensive steward training and education. This year, nearly 500 stewards received upgraded training at the local union level, under the guidance and active involvement of International officers and staff.

In 2014, the BCTGM had its most successful year in organizing in decades. The tremendous organizing momentum was carried into this year as a growing number of local unions throughout the U.S. and Canada worked in tandem with the International Union to develop and implement strategies to expand BCTGM membership through organizing.

The International Union continues to invest significant resources into ongoing comprehensive organizing training and education for local union leaders and International staff. This investment continued to pay dividends in 2015. International Secretary-Treasurer Bertelli and I greatly appreciate the unwavering support we have received from the General Executive Board to advance these cutting edge education and training programs.

In 2015, the labor movement took on the most powerful financial, corporate and political forces in this country in a campaign to STOP FAST TRACK trade

legislation. BCTGM local unions and members across the Union in the U.S. enthusiastically responded to the call to action in this crucial fight to preserve good, middle class jobs.


Labor came up just short in the congressional votes on Fast Track because of underhanded legislative maneuvers and a handful of turncoat politicians. But, our members' valuable work in the trenches, alongside fellow union members, greatly improves the chances of ultimately defeating the jobs-destroying Trans Pacific Partnership trade deal (TPP), NAFTA on steroids, when it comes before Congress.

In 2015, there also was a significant increase in the number of U.S. local unions expanding their members' participation in BCTGM-PAC, the Union's federal political action committee. Continuing to build BCTGM-PAC means we will have the necessary resources in the critical 2016 elections to support those candidates, and only those candidates, who will fight hard every day for working families and organized labor.

Through another year of hard work, true solidarity and dedication to maintaining our core principles, the BCTGM marches into our milestone 130th year as a stronger Union. The BCTGM and our members are fully prepared to confront successfully the difficult challenges that most certainly await us!


On behalf of the International Union officers and staff, I want to wish to the entire BCTGM family a joyous holiday season and a happy, healthy and prosperous New Year!

— **David B. Durkee**, BCTGM International President




BCTGM

News




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TPP TEXT: CORPORATIONS WIN, WORKING PEOPLE LOSE

On November 5, the full text of the Trans-Pacific Partnership (TPP) agreement was released. According to AFL-CIO President Richard Trumka, the deal is even worse than imagined when it comes to working families. The TPP deal is made by corporations, for corporations, at the expense of working people and our democracy. Here are five things in the TPP that are worse than we've been promised:

- 1 The auto rules of origin** are so low that a car or truck could be majority "Made in China" and still qualify for TPP tariff benefits.
- 2 Popular "Buy American" purchasing rules** will be watered down. This means the U.S. Government will be required to treat bidders from every TPP country as if they were U.S. bidders when making many purchasing decisions. This will send more jobs overseas.
- 3 Corporate Courts.** Giant firms that use the U.S. as a flag of convenience but produce little here can now invest in Australia, Japan and Malaysia, then sue over laws and regulations they don't like while bypassing U.S. courts and accessing a private corporate justice system called Investor-State Dispute Settlement (ISDS). They will be able to collect billions from taxpayers to compensate for lost profits.
- 4 Any meaningful climate change measures** the U.S. adopts in bi-lateral agreements could be wiped out because the TPP doesn't require the other parties to meet U.S. standards.
- 5 The lack of any enforceable currency manipulation rules** in the TPP means that any export gains that U.S. firms and their workers might see could be erased overnight. Currency manipulation has already caused thousands of U.S. factories to close and millions of workers to lose their jobs.

The TPP means lost jobs and lower wages. The agreement includes failed labor provisions that have already proved themselves ineffective. Worse yet, global companies are being handed every incentive to move more production overseas for export to the U.S. market.

'The Hardworking Families of the AFL-CIO Will Join with Our Allies to Defeat the TPP,' says Trumka

On November 5, when the complete text of the Trans-Pacific Partnership (TPP) was released, AFL-CIO President Richard Trumka made the following statement:

After six long years, the secrecy is over. The public finally has a chance to scrutinize the text of the Trans-Pacific Partnership for themselves instead of having to rely on characterizations made by the agreement's supporters. America's voters can now make their own judgment about whether it meets their high standards for a 21st century agreement that will raise wages, protect our democracy and promote sustainable growth and development.

From what we have reviewed so far, we are deeply disappointed that our policy recommendations and those of our trade reform allies in the environmental, consumer, public health, global development and business sectors were largely ignored.

The investment rules still provide expansive new legal rights and powers to foreign businesses to challenge legitimate government actions, the labor enforcement provisions are still inadequate to address the enormous challenges posed by this deal and the lack of enforceable currency rules subject to trade sanctions mean the promised new export markets may never materialize.

We will be examining the text line by line in the coming days to understand the deal's full implications for working people in every sector from manufacturing and agriculture to public

and private services. But from what we have already seen, it is clear that the threats of this expansive new agreement outweigh its benefits—for good jobs, for democracy, for affordable medicines, for consumer safety and for the environment. The hardworking families of the AFL-CIO will join with our allies to defeat the TPP.



"From what we have already seen, it is clear that the threats of this expansive new agreement outweigh its benefits—for good jobs, for democracy, for affordable medicines, for consumer safety and for the environment. The hardworking families of the AFL-CIO will join with our allies to defeat the TPP."

—AFL-CIO PRESIDENT RICHARD TRUMKA

AFL-CIO

Midwest Council Sets 2016 Agenda

More than 118 delegates representing 25 local unions throughout the Midwestern U.S. met in Minneapolis October 24-25 for the BCTGM's Midwest Region Council Conference.

A comprehensive agenda covering the Region's local efforts in organizing, political action, bargaining and contract negotiations provided the delegates with a valuable opportunity to share ideas, information and strategy to meet the daily challenges local unions face.

International President David B. Durkee, Secretary-Treasurer Steve Bertelli, International Vice

President Jethro Head, Director of Organization John Price and Assistant to the President Harry Kaiser addressed the delegates.

The Council broke all previous Region records with its annual BCTGM-PAC donation. Additionally, the Council gave special recognition to individuals from Locals 13G (Hastings, Minn.) and 194G (Trenton, Mo.) for efforts to increase BCTGM-PAC donations.

Delegates unanimously reelected all Council officers and set Local 50G as the host of the 2016 Midwestern Conference in Omaha, Neb.



BCTGM Local 13G is consistently recognized by the Council for its outstanding BCTGM-PAC contributions. Pictured here (l to r) are Intl. Pres. David Durkee, Intl. Secy.-Treas. Steve Bertelli and the 2015 award recipients L. 13G member Greg Schleis and L. 13G Pres. Jake Ostendorf.



The annual Charles Nistler award is given to select Midwest Council locals with outstanding BCTGM-PAC records. The award is named for retired Local 13G Pres. Charles Nistler who led the local as the region's highest BCTGM -PAC contributor for many years. Pictured here are (l to r) Intl. Pres. Durkee, John Dredla (L. 50G), Intl. Secy.-Treas. Steve Bertelli, and Nistler.

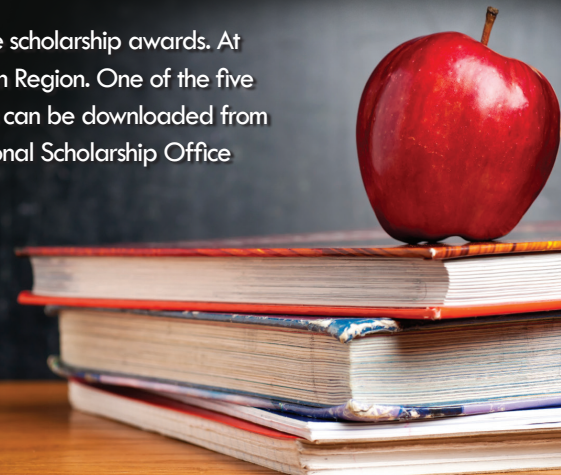
2016 Scholarships Reminder

2016 BCTGM International Scholarship Program

The 2016 BCTGM International Scholarship Program will award five \$2,000 one-time scholarship awards. At least one of the five scholarships is designated for a union member from the Canadian Region. One of the five scholarships may be awarded to an active BCTGM member. Details and applications can be downloaded from the International's website, www.bctgm.org or obtained through the BCTGM International Scholarship Office (301-933-8600). Application deadline is January 31, 2016.

2016 Union Plus Scholarship Program

Union Plus will present one-time scholarship awards ranging from \$500 - \$4,000 in 2016. Details and applications are available through the BCTGM International Scholarship Office or downloaded from www.unionplus.org. Application deadline is January 31, 2016.





The BCTGM Sugar Council received its formal charter and elected officers. Pictured here at the presentation of the charter are (l to r) Intl. Pres. David Durkee and newly-elected Council Officers Sec.-Treas. Ron Story (L. 283G), Trustee Dave Pokrzywinski (L. 167G), Pres. Silas Smith (L. 282G), Vice Pres. John Risky (L. 167G) Trustee Todd Holzhei (L. 260G), Trustee Randy Joles (L. 260G) and Intl. Secy.-Treas. Steve Bertelli.

BCTGM Sugar Council Established

On October 23, International President David Durkee presented a formal Charter to the officers of the newly-established “Sugar Council of the BCTGM International Union” at the Council’s formational meeting in Minneapolis, Minn. The purpose of the Council is to bring together the leadership of the BCTGM’s sugar industry locals through a formal entity to address issues of common concern to the Union’s sugar industry membership.

The founding meeting was held in conjunction with the Midwest Region Conference.

Local union representatives from the sugar industry have been meeting annually for more than a decade. The establishment of the Sugar Council provided sugar locals the opportunity to elect officers to lead the Council and focus specifically on vital issues within the industry.

The Council was opened by International

President Durkee and International Secretary-Treasurer Bertelli.

Delegates elected Silas Smith (Local 282G) President, John Risky (Local 167G) Vice President, Ron Story (Local 283G) Secretary-Treasurer and Trustees Dave Pokrzywinski (Local 167G), Todd Holzhei (Local 260G), and Randy Joles (Local 260G). The new officers were sworn in by President Durkee.

Participants listened to presentations on the state of the industry and the current political landscape. Local union leaders delivered reports on their units and discussed health and safety issues and strategies for upcoming negotiations in the industry.

Leaders representing workers from American Crystal Sugar, Minn-Dak Farmers Coop, Michigan Sugar Co., Southern Minnesota Beet Sugar Coop, Western Sugar Coop, Wyoming Sugar Co. and Amalgamated Sugar make up the Council.

BCTGM Wins Second ADM Organizing Campaign in 2015

BCTGM International Director of Organization John Price reports that the Union has won its second election in 2015 to represent workers employed at an Archer Daniels Midland Company (ADM) facility.

Workers at the large ADM grain elevator in Webberville, Mich. (pictured here) process soy and corn. The workers voted overwhelmingly to join the BCTGM and will be members of Local 326 (Detroit).





N.Y. Locals Complete 2015 Organizing Conferences

The International Union recently held the final East Central States organizing conference of 2015 in Albany, N.Y. A total of 80 activists from 20 locals in the East Central States Region have completed the organizer trainings this year.

BCTGM Local officers, stewards and organizers from local unions in New York, Maine and Massachusetts participated in the organizing conference held in late October. In addition to the Albany training, the International has held organizing conferences in Toledo, Ohio and Hershey, Pa. this year.

Activists from Locals 36G (Buffalo, N.Y.), 53 (New York, N.Y.), 116 (Syracuse, N.Y.), 334 (Portland, Maine), 348 (Framingham, Mass.) successfully completed the Albany training.

The conference was run by East Central States International Vice President Art Montminy, International Director of Organization John Price, and International Research Specialist Paul Lechtenberg.

The organizing training focused on all aspects of an organizing campaign. Topics covered included:



The October organizing conference was hosted by BCTGM Local 53 in Albany, N.Y. Pictured here (l to r) is Intl. Dir. of Organization John Price, L. 53 Pres./ GEB member Joyce Alston, East Central States Intl. Vice Pres. Art Montminy and Intl. Research Specialist Paul Lechtenberg.

target analysis, making first contacts, house-calling, building an organizing committee, communicating through social media, combating employers' use of anti-union tactics, and utilizing the National Labor Relations Board.

A large part of the conference focused on small group activities and role-playing sessions to help translate the materials into real life organizing skills, according to Price, who says that the trainings are developed to give local unions the knowledge on how to start organizing campaigns and see them through to completion.

"With the completion of this training, organizers from all local unions in the East Central States Region have had an opportunity to engage in organizing training in 2015. We are building a solid foundation to expand our ranks and grow this great union," sates Montminy.

"Not only do the local unions get the extensive training, but it is also a chance for the International to discover new organizing talent amongst the rank and file," adds John Price.



Intl. Dir. of Organization John Price and East Central States Intl. Vice Pres. Art Montminy lead a group discussion on corporate research in organizing campaigns.



BCTGM Organizers Complete Advanced Skills Training

Nine BCTGM organizers completed the advanced organizing curriculum as part of the AFL-CIO's Bonnie Loden Union Skills Program.

BCTGM International Representatives and select Local Union Officers have completed the second level of union organizer training programs at the Maritime Institute

in Linthicum, Maryland. The classes are part of the Bonnie Loden Union Skills Program (BLUS), administered by the AFL-CIO.

The BCTGM participants all successfully completed the first phase of the organizing training in 2014 and early 2015. The Organizing II program fine-tuned their skills and expanded their organizing knowledge. The intensive five-day course focuses on the recruiting and training of union members in the organizing process; leadership development; corporate campaign research; legal strategies; database/reporting procedures; campaign issues and theme development; community involvement; campaign planning; and progress analysis.

According to Local 25 (Chattanooga, Tenn.) Financial Secretary Jeff Webb, "This program helped me learn how to become a more prepared organizer utilizing the most advanced tools and strategies," says Webb, who also serves as a member of the BCTGM International General Executive Board (GEB). Webb


completed the Organizing I course in May.

The union leaders examined a typical union organizing campaign from start to finish. Participants developed communication plans, including the use of social media in organizing campaigns.

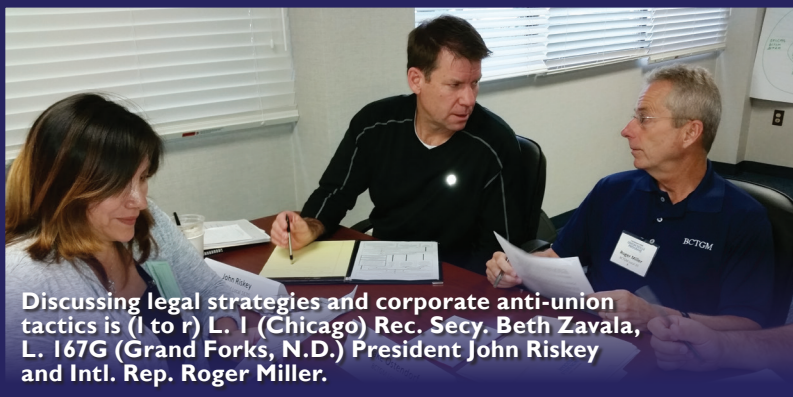
"Many young people are entering the workforce and bringing more advanced ways of communicating with their peers. It is really important that union organizers like myself learn how to embrace social media and incorporate it into our overall communication strategy," notes International Representative Marco Mendoza.

Local 1 (Chicago) Organizer Rochelle Ross said, "The class was very interactive. To show that we understood the material that had been taught to us, we actually had to teach certain topics to our instructors and the rest of the class using skits, games, or writing down our ideas."

Other BCTGM organizers who completed the advanced curriculum include International Representatives Dennis Howard, Shad Clark, and Roger Miller; Local 433 (Sioux City, Iowa) President and GEB member Paula Steig, Local 13G (Hastings, Minn.) President Jake Ostendorf, Local 1 Recording Secretary Beth Zavala, and Local 167G (Grand Forks, N.D.) President John Risky.



Union organizers developed complete campaign strategies that included corporate research and social media. Pictured here (l to r) is Intl. Rep. Marco Mendoza, L. 25 Fin. Secy./GEB member Jeff Webb and L. 1 Organizer Rochelle Ross.



Discussing legal strategies and corporate anti-union tactics is (l to r) L. 1 (Chicago) Rec. Secy. Beth Zavala, L. 167G (Grand Forks, N.D.) President John Risky and Intl. Rep. Roger Miller.

Enjoy a BCTGM-MAD

Delight your friends and loved ones with holiday treats made by hard-working BCTGM members! Listed here is a small sampling of holiday goodies made by BCTGM members in the U.S. and Canada.

Allan Candy Company

Allan Traditional Candy Canes (Peppermint, Cherry and Mini Peppermint), Allan Holiday Collection Candy Canes (French Vanilla & Gingerbread, Butterscotch & Cappuccino, Mini Canes), Allan Fruit Buddies Candy Canes, Allan Chewy Candy Canes.

BCTGM Local 350T (Granby, Quebec)

Brown & Haley

Holiday gift boxes, baskets, tins and packages filled with the company's renowned Almond Roca, Cashew Roca, Mocha Roca, Sugar Free Almond Roca and Candy Cane Roca.

BCTGM Local 9 (Seattle)



Dare Foods Limited

A variety of gums, jellies, hard candy and gift tubs, festive filled with Icy & Spicy Mints, Snowdrift Mints, festive colored Ju Jubes and Dare's Scotch Mints.

BCTGM Local 264 (Toronto, Ontario)

Frankford Candy & Chocolate

Holiday candy toys, gift baskets, tins boxes and packs filled with

gums, jellies, hard candy, molded filled, hollow and solid chocolate under the Frankford name.

BCTGM Local 6 (Philadelphia)

Ghirardelli Chocolate Company

Holiday chocolate gift baskets, tins, boxes and festive packages with Ghirardelli brand filled and solid chocolate in white, milk and dark varieties. Special for this holiday season is Peppermint Bark and Ghirardelli Impressions SQUARES chocolates, which feature holiday impressions on each chocolate square.

BCTGM Local 125 (San Leandro, Calif.)



Hershey Foods Corp.

Festive foil packaged Hershey Milk Chocolate Kisses, Hugs, Candy Cane Kisses, Cookie and Cream Kisses, White Chocolate Kisses, Special Dark Chocolate Kisses, Hershey's Milk Chocolate Bars, Hershey's Milk Chocolate with Almond Bars, Hershey Santa Claus Shaped Chocolate, Hershey Nuggets, Rollo.

BCTGM Local 464 (Hershey, Pa.)



THE Holiday Season

Pearson's Candy Company

Holiday tins, bagged and chocolate mints including The Nut Goodie Bar, Salted Nut Roll, and Pearson's Mint Patties.

BCTGM Local 22 (Twin Cities, Minn.)

Sconza Candy Company

Red, White & Green Chocolate Jordanettes, Christmas Bell Jellies and Rings, Reindeer Corn, Red, White & Green Boston Baked Beans, Yogurt



Raisins, Lemoncello Almonds, Chocolate/Yogurt Fruit & Raisins.

BCTGM Local 125 (San Leandro, Calif.)

See's Candies

Holiday tins, baskets, boxes with hard, soft and nut chocolate candies, peppermint twists, fudge and foil chocolate. Chocolate Assortment, Nuts & Chews, Truffles, Lollipops, Brittles & Toffees.

BCTGM Local 125 (San Leandro, Calif.)

California's BCTGM Specialty Bakeries

The holidays are best enjoyed with union-made cookies, cakes and desserts! BCTGM Local 24 (San Francisco) represents union bakers at numerous specialty bakeries renowned for scratch made breads, cookies, cakes and pastries.

San Francisco's Boudin Bakeries has produced sourdough bread since 1849.



Since apprenticing with former Boudin owner "Papa Steve" Giraudo at 17, Master Baker and BCTGM Local 24 member Fernando Padilla has lovingly preserved Boudin's breadmaking traditions. On his role in continuing the Boudin legacy, Fernando says: "Like Papa Steve, I'm just another

baker." The modest and talented Fernando leads a team of 20 bakers at the 10th Avenue bakery and 18 bakers at Boudin's flagship location at the San Francisco Wharf.

Peter's Bakery is the oldest family-owned bakery in the Silicon Valley. The bakery was founded in 1936 by Tony Peters and is still operated by the Peters family. BCTGM bakers make San

Jose's local specialty: Burnt Almond Cake. Union bakers also produce strawberry tarts, chocolate eclairs, hot cross buns and more fresh baked goods—but the bakery is renowned for the Burnt Almond Cakes which it has produced for more than 70 years.

Dick's Bakery in San Jose is also a family bakery best known for its Burnt Almond Cakes.

In fact, locals say there is a big cake rivalry between Dick's Bakery and Peter's Bakery (Dick, the original bakery owner, bought the bakery from his cousin, Tony Peters, in 1947 after returning home from World War II.) Local 24 members also create cupcakes, specialty cakes, cookies, pies, Danish and sweet breads.

Dianda's Italian American Pastry in San Francisco is renowned for its St. Honore cakes, Panettone, leche cakes, elaborate wedding cakes, almond torte, and more than 20 different Italian pastries and 35 different kinds of cookies. All of the bakery's products are

handmade by Local 24 (San Francisco) members, using recipes passed down from generations of bakers.



Union-made in North America Gifts for the

Holiday Season

An October survey by Gallup of Americans' 2015 Christmas spending intentions finds consumers are planning to spend an average \$812 on gifts this season, up from \$781 at the same time a year ago, and the highest estimate since 2007.

As a union member, you realize the importance of supporting North American jobs by buying goods

and services that are union made in North America. For this holiday season, commit to purchasing union-made, North American-made gifts and holiday treats. You can also support your small local craftspeople by buying gifts and goods made locally.

Here is a sampling of Union-Made in North America gift ideas:

Games

(All made by RWDSU/UFCW)

- Barrel of Monkeys
- Battleship
- Candy Land
- Chutes and Ladders
- Mouse Trap
- Connect 4
- Game of Life
- Hi Ho Cherry-O
- Monopoly
- Clue
- Operation
- Pictionary
- Risk
- Scrabble
- Sorry
- Taboo
- Twister
- Yahtzee

Sports Equipment

- American Athletic (Russell) (UAW)
- Louisville Slugger (UAW and IBT)
- MacGregor Golf clubs (Boilermakers [IBB])
- Standard Golf (IAM)
- Top-Flite golf balls (IBB)

Beauty Products

- Avon (UFCW)
- Caress skin care (UFCW)
- ChapStick (USW)
- Dove beauty products (UFCW)
- Revlon (UAW)
- Old Spice (UFCW)

Apparel and Accessories

- Brooks Brothers (UNITE HERE)
- Joseph Abboud (UNITE HERE)
- OshKosh B'gosh (UFCW)
- Majestic Athletic (UNITE HERE)
- Timex watches (IAM)
- Naturalizer shoes (UFCW)
- Nunn Bush shoes (UFCW)
- Red Wing Shoes (UFCW)



New Prime Minister REACHES OUT to Labour

It has been 57 years since a sitting Prime Minister has addressed the Canadian Labour Congress (CLC).

The long wait ended in late October, when just one week after being sworn in as Canada's 23rd Prime Minister, Justin Trudeau delivered remarks during a CLC meeting. This was the first time since 1958 that a sitting prime minister addressed Canada's largest labour organization, which represents 3.3 million workers.

On October 19, Canada's Liberal Party won a decisive majority of seats in Parliament ending a decade of Conservative Party rule.

"We were happy to welcome the Prime Minister to our meeting and to hear him recommit to repealing the former Conservative government's anti-union legislation," notes CLC President Hassan Yussuff.

During his campaign Trudeau announced he would repeal Bill C-377, which requires that all labour organizations provide financial information to the Canadian Revenue Agency for public disclosure and Bill C-525, which makes it harder to certify a union to represent a group of workers.

Trudeau has pledged to run a \$10 billion annual budget deficit for three years to invest in infrastructure and help stimulate Canada's economic growth.

Trudeau is being praised for his progressive ideas, which also include

expanding the Canada Pension Plan, restoring the eligibility age for Old Age Security and the Guaranteed Income Supplement to 65, repealing Harper's anti-union measures and increasing the GIS by 10 percent.

According to BCTGM International Canadian Vice President Ron Piercey, Trudeau has a lot of work to do to fix the destructive policies initiated by the Harper government. "He ran on a progressive agenda that appealed to a lot of people. Now we must hold him accountable to that agenda," said Piercey.

On November 4, Trudeau announced his cabinet naming Mary Ann Mihychuk Minister of Employment, Workforce Development and Labour. Mihychuk was an MMP in Manitoba as a member of the NDP, before leaving provincial politics.

**"Labour
is not a
problem but
a solution."**

-Canadian Prime Minister
Justin Trudeau



SUMMARY ANNUAL REPORT FOR THE BAKERY AND CONFECTIONERY UNION AND INDUSTRY INTERNATIONAL HEALTH BENEFITS FUND

This is a summary of the annual report of the Bakery and Confectionery Union and Industry International Health Benefits Fund, EIN 53-0227042, Plan No. 501, for the period January 1, 2014 through December 31, 2014. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Joint Board of Trustees of the Bakery and Confectionery Union and Industry International Health Benefits Fund have committed themselves to pay all non-insured claims incurred under the terms of the Plan.

Insurance Information

The plan has contracts with UniCare Life and Health Insurance Company, Inc. and United Healthcare Insurance Company to pay health and indemnity claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were \$15,975,558.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$245,646,473 as of December 31, 2014, compared to \$247,167,835 as of January 1, 2014. During the plan year the plan experienced a decrease in its net assets of \$1,521,362. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$42,421,050 including employer contributions

of \$17,648,394, employee contributions of \$214,064, realized gains of \$283,762 from the sale of assets, and earnings from investments of \$12,318,947, and other income of \$11,955,883.

Plan expenses were \$43,942,412. These expenses included \$5,347,820 in administrative expenses and \$38,594,592 in benefits paid to participants and beneficiaries. A total of 28,478 persons were participants in or beneficiaries of the plan at the end of the year.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Steven D. Brock who is the Manager of Administrative Services, Bakery and Confectionery Union and Industry International Health Benefits and Pension Funds, 10401 Connecticut Avenue, Kensington, MD 20895-3960, (301) 468-3750. The charge to cover copying costs will be \$10.00 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan

FOR THE PERIOD JANUARY 1, 2014 THROUGH DECEMBER 31, 2014

and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 10401 Connecticut Avenue, Kensington, MD 20895-3960 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Additional Explanation

Additional Basic Financial Statement Information: The retiree contributions of \$11,955,883 were for extended health insurance under the plan.

Información Adicional

Si tiene dificultad en la interpretación de este Sumario del Reporte Anual, por favor escriba o llama a la oficina de Steven D. Brock, que es el Director de los Servicios Administrativos de el Bakery and Confectionery Union and Industry International Health Benefits and Pension Funds, 10401 Connecticut Avenue, Kensington, Maryland 20895-3960, (301) 468-3750.

FUNDS' TRUSTEES

Following is a listing of the trustees currently serving on the boards of each Fund:

Union Trustees –

- **David B. Durkee (Chairman)**, Intl. Pres.;
- **Steven V. Bertelli**, Intl. Secy.-Treas.;
- **Jethro A. Head**, Intl. Vice Pres.;
- **Art Montminy**, Intl. Vice Pres.;
- **Anthony Shelton**, Intl. Vice Pres.;
- **Randy D. Roark**, Intl. Vice Pres.

Employer Trustees –

- **Lou Minella (Secretary)**, Sr. Vice Pres., Human Relations, Bimbo Bakeries, USA;
- **Travis Clemens**, Vice Pres., Labor Relations, ConAgra Foods;
- **Jon McPherson**, Director, Corporate Logistics, The Kroger Company;
- **Doug Ruygrok**, Vice Pres., Labor Relations, Safeway, Inc.;
- **Ed Thompson**, Vice Pres. of Global Labor Relations, Kellogg.

Green Local 24



In October, BCTGM Local 24 completed its "Solar Panel Project 2015" at the union hall in San Carlos, Calif. According to L. 24 Financial Secretary-Treasurer Joe Biringer, the installation of two arrays of solar panels on the roof of the local's office building and union hall will reduce the local's electric usage to nearly zero. "The project has been on the drawing board since we moved into our current location in October 2013. We believe this project will provide continued financial security for the Local Union as well as help us do our part to reduce our energy dependence on non-renewable sources," says Biringer.

Reyna Brothers



U.S. Rep. Bill Foster (D-Ill.) (center) poses for a photo with BCTGM Local 1 (Chicago) members and brothers Juan Reyna (left) and Raul Reyna (right) following a tour of the Mondelez/Nabisco plant in Naperville, Ill. In addition to his full time job at the plant, Juan is an elected official of the Aurora Township Board of Trustees of Kane County, Illinois.



Local 317T Retiree

When Local 317T (Greensboro, N.C.) member Colleen Mashburn retired from Lorillard Tobacco in 2011, she knew that she wanted to get to work helping out in her community. With what began as a volunteer at the Interactive Resource Center extended to a vital role in the launch of the brand new Central Carolina Worker Justice Center in Greensboro. Mashburn helps equip low-wage workers, unemployed, homeless and others with the knowledge and leadership skills needed to advocate for themselves and others within the community. According to the Central Carolina Worker Justice Center website, "The center is a place for the empowerment of all workers—workers of color, immigrant and refugee workers, union workers, youth workers, LGBT workers, and homeless workers—and will be a place where workers themselves are making decisions about the direction of the Center." As for Mashburn, she says, "I count my blessings every day for my union. I have been blessed and feel I should give back. I enjoy what I do in helping people here. And we are just getting started!"



Holiday Savings

Stretch this year's holiday budget with money-saving discounts and special deals exclusively for union families. Check out BCTGM Power/Union Plus discounts on everything from flowers and laptops to wireless phones, movies, clothing and more!

❄️ **Computer Discounts**

Union members can save on laptops, desktops, ultra books, accessories and more at Dell and HP.

- Union members save 10-30% at Dell. Shop online or call 1-866-456-0827, reference member ID: PSI6626766.
- Union members save up to 30% at HP. Shop online or call 1-866-433-2018, reference code: EPI4472.

❄️ **Clothing Discounts**

Savings from two companies offering union-made clothing: All American Clothing and Union House. Union members receive 5% -10% discounts on all union-made clothing. Find the union label on everything from union-made jeans, T-shirts and sweats to socks, dresses and pants. Union members can also save on gift certificates to the union clothing stores.

- All American Clothing: 10% off all orders when you use coupon code: UNIONPLUS
- Union House: Save 5% on all orders with coupon code: UNION PLUS.

❄️ **AT&T Wireless Discounts**

Save 15% on service from AT&T Wireless, the only national wireless provider that is "Proud to Be Union."

❄️ **Gift Certificate Discounts**

Save on gift certificates for major retail and restaurant chains including AMC Theatres, Applebee's Home Goods, Macy's, Old Navy, Olive Garden and more - with your union member discount through Working Advantage.

❄️ **Flowers & Gifts Discount**

The Union Plus Flower Delivery Service provider, Teleflora, offers a 20% discount and is committed to a 100% local hand-florist delivered rather than flowers delivered in a box by express mail. Browse arrangements and order online or call 1-888-667-7779.

❄️ **Goodyear Discounts**

Find union-made Goodyear tires made by United Steelworkers of America (USW) and save 5-10% on car service and tires. Plus union members pay less for oil, lube and filter services with Union Plus Goodyear Discounts.

To order online or find out more about these union member only discounts go to www.unionplus.org

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We wish all **BCTGM Members** a
Happy and Safe
Holiday Season!



David B. Durkee

International President



Steve Bertelli

International Secretary-Treasurer